



Federal Employees Retirement System (FERS)



FACT SHEET

Commander, Navy Region Southwest

San Diego, Calif.

Fleet and Family Support Center

(619) 556-9399

This material focuses on benefits issues Federal employees, retirees and their survivors may face as a result of an emergency such as a hurricane, pandemic health crisis, or terrorist attack. The information that follows is an overview prepared by the Office of Personnel Management (OPM). More detailed information on each benefit program is available from the agency that administers the program.

FERS Disability Benefits

The eligibility requirements for FERS disability benefits are similar to those under the Civil Service Retirement System (CSRS), with one exception: A FERS employee needs only 18 months of Federal civilian service, instead of 5 years. FERS disabled employees also may qualify for Social Security disability benefits if they are unable to work in any substantial gainful activity. FERS disability benefits are offset if the employee is also eligible for Social Security disability benefits. Therefore, if you are a FERS employee, you must apply for Social Security benefits through your agency at the same time you file an application for FERS disability benefits. The rules concerning the concurrent receipt of compensation benefits and disability retirement benefits are the same as those for CSRS employees.

FERS Death Benefits

FERS Death Benefits For Spouses of Annuitants

If your spouse is a FERS retiree who died as a result of an emergency, you should contact OPM at 1-800-307-8298 to report the death.

If you are the surviving spouse or former spouse of a FERS retiree, you may be entitled to a survivor annuity depending on the survivor benefits choices you and your deceased spouse made when they retired or when you divorced. If you are entitled to a survivor annuity, you may also be entitled to continue Federal Employees Health Benefits (FEHB) coverage if your spouse was enrolled for self and family at the time of death. OPM will be able to assist you in determining the benefits for which you are eligible when you report the death.

FERS Death Benefits For Spouses of Employees

If your spouse or former spouse is a Federal employee who died as a result of an emergency, you should first try to contact the local servicing human resources office or employing agency. If you are unable to contact the agency, call OPM's Center for Retirement and Insurance Services at 1-800-307-8298 to apply for survivor benefits.

As the surviving spouse or former spouse of a Federal employee, you may be entitled to an annuity. To qualify for a survivor annuity, the length of marriage must total 9 months. This requirement does not apply if there is a child born of the marriage or if your spouse's death is accidental. The deceased employee must also have 10 years of Federal service.

If the deceased Federal employee was married and worked for the Federal Government for at least 18 months, the surviving spouse may receive a lump-sum payment. The lump-sum payment (called the Basic Employee Death Benefit) is an amount equal to the higher of one half of the deceased employee's annual pay rate at death or one half of your high-3 average pay, plus an additional amount that is adjusted annually based on changes in the cost of living. Please consult the OPM Website at www.opm.gov/benefits to obtain the current amount.

If you are entitled to a survivor annuity, you may also be entitled to continue your Federal Employees Health Benefits (FEHB) Program coverage if your spouse was enrolled for self and family at the time of death.

Information is subject to change. For additional information visit the Affected Navy Family Assistance Web site:
http://www.cni.navy.mil/cnic_hq_site/ANFA/index.htm.



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Children's Death Benefits For Survivors of Retirees or Employees

The FERS children's benefits rates for retirees and employees are the same as CSRS children's benefits for retirees and employees, with one difference: the way in which benefits are paid. A FERS child benefit will be offset by any children's Social Security benefits any eligible children may be receiving.

FERS Benefits for Survivors of Unmarried Retirees or Employees

If the deceased Federal employee was unmarried and had no dependent children or a living or former spouses eligible for benefits, no monthly survivor annuity benefit is payable. If applicable, a lump sum of the Federal employee's retirement contributions would be paid to their survivors with interest under the statutory order of precedence, as follows: first, to the designated beneficiary; if none designated, to the surviving spouse; if none, to the child or children and descendants of deceased children, by representation; if none, to any surviving parents; if none, to the duly appointed executor or administrator of the estate; if none, to the next of kin.

RESOURCES:

OPM Web site: www.opm.gov/benefits

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